Case 25-21411-GLT Doc 17 Filed 06/15/25 Entered 06/16/25 00:28:15 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	lentify the case:			
Debtor 1:	Henry R. Mannella	Social Security number or ITIN:	xxx-xx-3867	
500.01	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Deanne L. Mannella	Social Security number or ITIN:	xxx-xx-2375	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	5/29/25
Case number:	25-21411-GLT			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Henry R. Mannella	Deanne L. Mannella
2.	All other names used in the last 8 years		
3.	Address	456 Dennison Drive West Mifflin, PA 15122	456 Dennison Drive West Mifflin, PA 15122
4.	Debtor's attorney Name and address	Charles James Grudowski Grudowski Law, P.C. 3925 Reed Boulevard, Suite 201 Murrysville, PA 15668	Contact phone 412–904–1940 Email: cjg@grudowskilaw.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 6/13/25

For more information, see page 2

Case 25-21411-GLT Doc 17 Filed 06/15/25 Entered 06/16/25 00:28:15 Desc Imaged Certificate of Notice Page 2 of 5

Debtor Henry R. Mannella and Deanne L. Mannella

Case number 25-21411-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	August 25, 2025 at 11:00 AM	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call	
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/24/25	
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/7/25	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/24/25	
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creduit's website at http://www.pawb.uscourts.gov/filing System. Additional information regarding obtaining a claim, including information regarding filing a claim by http://www.pawb.uscourts.gov/filing-proof-claim. If you do not file a proof of claim by the deadline, you proof of claim even if your claim is listed in the schedu. Secured creditors retain rights in their collateral regardiam submits the creditor to the jurisdiction of the bare example, a secured creditor who files a proof of claim right to a jury trial.		using the Electronic Proof of Claim ("ePŌC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 8/25/25 at 11:00 AM, Location: Same location as the Meeting of Co	's on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by nc creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilication that the date in the date set for continued concilication that the objection has been withdrawn, and the plan has been means forbidden by law without receiving evidence on such issues.	elerk's office and served on the debtor, blater than 7 days before meeting of reeditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a citions are not prosecuted at the initial tee may assume and the court may been proposed in good faith and not by any	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm; plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt- However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Case 25-21411-GLT Doc 17 Filed 06/15/25 Entered 06/16/25 00:28:15 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-21411-GLT

Henry R. Mannella Chapter 13

Deanne L. Mannella
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Jun 13, 2025 Form ID: 309iPGH Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:

Recipi ID Recipient Name and Address

db/jdb + Henry R. Mannella, Deanne L. Mannella, 456 Dennison Drive, West Mifflin, PA 15122-3213
aty + Matthew Fissel, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Recip ID aty	Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
aty		Jun 14 2025 00:10:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: cjg@grudowskilaw.com	Jun 14 2025 00:09:00	Charles James Grudowski, Grudowski Law, P.C., 3925 Reed Boulevard, Suite 201, Murrysville, PA 15668
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jun 14 2025 00:09:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jun 14 2025 03:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 14 2025 03:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 14 2025 00:10:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jun 14 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: AISACG.COM	Jun 14 2025 03:47:00	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16540151	+ EDI: GMACFS.COM	Jun 14 2025 03:47:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16540152	+ Email/Text: bk@avant.com	Jun 14 2025 00:10:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
16541311	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 14 2025 00:09:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
16540157	Email/Text: cfcbackoffice@contfinco.com	Jun 14 2025 00:10:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
16540153	+ EDI: CAPITALONE.COM	Jun 14 2025 03:47:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

Case 25-21411-GLT Doc 17 Filed 06/15/25 Entered 06/16/25 00:28:15 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0315	2 User: auto	cc 1 agc 4 01 5	Page 2 of 3
Date Rcvd: Jun 13	3, 2025 Form ID: 3	025 Form ID: 309iPGH	
16540154	+ EDI: CITICORP	Jun 14 2025 03:47:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
16540155	+ EDI: CITICORP	Jun 14 2025 03:47:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
16540156	+ Email/Text: bankruptcy@connexuscu.org	Jun 14 2025 00:10:00	Connexus Credit Union, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
16540158	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jun 14 2025 00:30:48	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
16540159	+ EDI: AMINFOFP.COM	Jun 14 2025 03:47:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16540160	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 14 2025 00:09:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
16540161	+ EDI: PHINGENESIS	Jun 14 2025 03:47:00	Genesis FS Card Services, Attn: Bankruptcy, Po
16540162	+ Email/Text: bankruptcy@marinerfinance.com	Jun 14 2025 00:09:00	Mariner Finance, Attn: Bankruptcy, 8211 Town
16540163	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 14 2025 00:00:53	Center Drive, Nottingham, MD 21236-5904 Merrick Bank Corp, Po Box 9201, Old Bethpage,
16540164	+ EDI: AGFINANCE.COM	Jun 14 2025 03:47:00	OneMain Financial, Attn: Bankruptcy, Po Box
16540166	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 14 2025 00:10:00	142, Evansville, IN 47701-0142 Santander Consumer USA, Inc, Attn: Bankruptcy,
16540165	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 14 2025 00:10:00	P.O. Box 961245, Fort Worth, TX 76161-0244 Santander Consumer Usa, Attn: Bankruptcy, Po
16540167	+ Email/Text: BKSPSElectronicCourtNotifications@spserv	icing.com	Box 961211, Fort Worth, TX 76161-0211
16540168	+ EDI: SYNC	Jun 14 2025 00:10:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
16540169	+ EDI: SYNC	Jun 14 2025 03:47:00	Syncb/Venmo, Attn: Bankruptcy, P.O. Box 965065, Orlando, FL 32896-5065
		Jun 14 2025 03:47:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16540170	+ EDI: SYNC	Jun 14 2025 03:47:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16540171	+ EDI: SYNC	Jun 14 2025 03:47:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16540172	+ EDI: SYNC	Jun 14 2025 03:47:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy, Po Box 965065, Orlando, FL 32896-5065
16542357	^ MEBN	Jun 13 2025 23:49:57	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
16540173	+ EDI: LCIUPSTART	Jun 14 2025 03:47:00	Upstart/wsfs, P.o. Box 1503, San Carlos, CA 94070-7503
16540174	Email/Text: bankruptcynotices@vivecard.com	Jun 14 2025 00:09:00	Vive Financial, Attn: Bankruptcy, Po Box 708670, Sandy, UT 84070

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Case 25-21411-GLT Doc 17 Filed 06/15/25 Entered 06/16/25 00:28:15 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Jun 13, 2025 Form ID: 309iPGH Total Noticed: 36

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name Email Address

Charles James Grudowski

on behalf of Debtor Henry R. Mannella cjg@grudowskilaw.com admin@grudowskilaw.com

Charles James Grudowski

on behalf of Joint Debtor Deanne L. Mannella $cjg@grudowskilaw.com\ admin@grudowskilaw.com$

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; kebeck@ecf.courtdrive.com; agilbert@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; aepiscopo@be

Matthew Fissel

 $on\ behalf\ of\ Creditor\ LSF9\ MASTER\ PARTICIPATION\ TRUST\ bkgroup@kmllawgroup.com\ \ wbecf@brockandscott.com$

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6